

**PINNACLE FINANCIAL PARTNERS, INC.**

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2925657	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$4,903	\$4,847	-1.2%		
Loans	\$3,229	\$3,327	3.0%		
Construction & development	\$331	\$274	-17.2%		
Closed-end 1-4 family residential	\$393	\$429	9.1%		
Home equity	\$298	\$270	-9.4%		
Credit card	\$0	\$0			
Other consumer	\$36	\$23	-36.6%		
Commercial & Industrial	\$990	\$1,125	13.6%		
Commercial real estate	\$1,052	\$1,063	1.1%		
Unused commitments	\$923	\$937	1.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$700	\$645	-7.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$314	\$246	-21.7%		
Cash & balances due	\$179	\$170	-5.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$139	\$128	-8.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$145	\$136	-6.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$4,218	\$4,108	-2.6%		
Deposits	\$3,897	\$3,690	-5.3%		
Total other borrowings	\$268	\$358	33.6%		
FHLB advances	\$121	\$226	86.2%		
Equity					
Equity capital at quarter end	\$685	\$738	7.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$25	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	10.3%	--		
Tier 1 risk based capital ratio	11.8%	12.5%	--		
Total risk based capital ratio	13.4%	14.0%	--		
Return on equity <sup>1</sup>	2.7%	6.2%	--		
Return on assets <sup>1</sup>	0.4%	0.9%	--		
Net interest margin <sup>1</sup>	3.4%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	101.9%	151.9%	--		
Loss provision to net charge-offs (qtr)	72.4%	85.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	0.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	13.1%	4.7%	0.5%	1.2%	--
Closed-end 1-4 family residential	1.8%	2.5%	0.2%	0.1%	--
Home equity	0.5%	0.6%	0.2%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.4%	0.6%	0.2%	0.6%	--
Commercial & Industrial	1.5%	1.1%	0.4%	0.3%	--
Commercial real estate	1.2%	0.9%	0.2%	0.0%	--
Total loans	2.5%	1.5%	0.3%	0.2%	--